



OZARK NATIONAL LIFE INSURANCE COMPANY
of Kansas City, Missouri
Exhibit 5 - Nonguaranteed Elements - Interrogatory #3
December 31, 2008

A. DETERMINATION PROCEDURES

Deferred Annuity Contracts	The current interest rate is set solely at the discretion of the company based on the company's projected profit margins and competitive considerations.
Excess Interest Whole Life	The current mortality charges and interest rate spreads are set solely at the company's discretion based on projected profit margins using anticipated future experience factors and competitive considerations.
Indeterminate Premium Life	The current gross premiums are set solely at the company's discretion based on projected profit margins using anticipated future experience factors and competitive considerations.

B. INTERROGATORIES

1. Since this statement was last filed, there have not been changes in the values of nonguaranteed elements on new or existing business authorized for illustration by the Company.
2. Since this statement was last filed, there have not been changes in the values of nonguaranteed elements actually charged or credited.
3. There have been no changes in the general methods and procedures last reported for the affected contracts.
4. The anticipated experience factors underlying any nonguaranteed elements are not materially different from current experience. In many cases the company's experience is judged to be inadequate to determine meaningful and statistically valid conclusions with regard to current experience factors.
5. Anticipated investment income experience factors are based on a portfolio average approach.
6. Separate experience factors are developed for each product line.
7. I do not believe that there is a substantial probability that illustrations authorized by the company to be presented on new and existing business cannot be supported by currently anticipated experience.
8. I am not aware of any aspects of the determination of nonguaranteed elements that are not covered above that involve material departures from the actuarial principles and practices of the American Academy of Actuaries applicable to the determination of nonguaranteed elements.

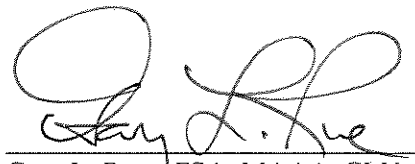
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C. ACTUARIAL OPINION

I, Gary L. Rose, am President of the firm of Lewis & Ellis, Inc., Actuaries & Consultants, and am a member of the American Academy of Actuaries. I meet the Academy qualification standards for rendering this opinion and am familiar with the valuation requirements applicable to life and health insurance companies. I have examined the actuarial assumptions and methods used in determining nonguaranteed elements for the individual life insurance and annuity policies of the company used for delivery in the United States. The nonguaranteed elements included are those:

- i. paid, credited, charged or determined in 2008; and
- ii. authorized by the company to be illustrated on new and existing business during 2008.

My examination included such review of the actuarial assumptions and methods of the underlying basic records and such tests of the actuarial calculations as I considered necessary. In my opinion, the nonguaranteed elements described above have been determined in accordance with generally accepted actuarial principles and practices applicable to the determination of nonguaranteed elements, except as described above.



Gary L. Rose, FSA, MAAA, CLU

LEWIS & ELLIS, INC.
11225 College Blvd, Suite 320
Overland Park, KS 66210
Telephone Number: (913) 491-3388
E-Mail: GRose@LewisEllis.com

February 13, 2009

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